



| AGENCY CONFORMING FIXED |         |         |             |         |         |             |         |         |             |         |         |
|-------------------------|---------|---------|-------------|---------|---------|-------------|---------|---------|-------------|---------|---------|
| 30 YR FIXED             |         |         | 20 YR FIXED |         |         | 15 YR FIXED |         |         | 10 YR FIXED |         |         |
| RATE                    | 15 DAYS | 30 DAYS | RATE        | 15 DAYS | 30 DAYS | RATE        | 15 DAYS | 30 DAYS | RATE        | 15 DAYS | 30 DAYS |
| 5.625                   | 0.774   | 0.867   | 5.500       | 0.962   | 1.056   | 5.125       | 0.491   | 0.556   | 5.000       | 1.200   | 1.282   |
| 5.750                   | 0.614   | 0.708   | 5.625       | 0.378   | 0.471   | 5.250       | 0.155   | 0.238   | 5.125       | 0.811   | 0.894   |
| 5.875                   | 0.044   | 0.137   | 5.750       | 0.273   | 0.367   | 5.375       | (0.204) | (0.121) | 5.250       | 0.503   | 0.586   |
| 5.990                   | (0.444) | (0.351) | 5.875       | (0.233) | (0.140) | 5.500       | (0.559) | (0.476) | 5.375       | 0.155   | 0.235   |
| 6.000                   | (0.491) | (0.398) | 6.000       | (0.694) | (0.600) | 5.625       | (0.981) | (0.899) | 5.500       | (0.228) | (0.148) |
| 6.125                   | (0.966) | (0.872) | 6.125       | (1.152) | (1.059) | 5.750       | (1.167) | (1.087) | 5.625       | (0.587) | (0.507) |
| 6.250                   | (1.248) | (1.139) | 6.250       | (1.345) | (1.236) | 5.875       | (1.478) | (1.398) | 5.750       | (0.856) | (0.776) |
| 6.375                   | (1.711) | (1.602) | 6.375       | (1.808) | (1.699) | 6.000       | (1.774) | (1.694) | 5.875       | (1.148) | (1.073) |
| 6.490                   | (2.148) | (2.039) | 6.500       | (2.252) | (2.142) | 6.125       | (2.212) | (2.132) | 6.000       | (1.493) | (1.418) |

| HIGH BALANCE FIXED       |         |         |                          |         |         |
|--------------------------|---------|---------|--------------------------|---------|---------|
| 30 YR FIXED HIGH BALANCE |         |         | 15 YR FIXED HIGH BALANCE |         |         |
| RATE                     | 15 DAYS | 30 DAYS | RATE                     | 15 DAYS | 30 DAYS |
| 5.500                    | 1.758   | 1.891   | 5.625                    | 1.606   | 1.686   |
| 5.625                    | 1.184   | 1.317   | 5.750                    | 0.965   | 1.041   |
| 5.750                    | 1.604   | 1.723   | 5.875                    | 0.559   | 0.634   |
| 5.875                    | 1.089   | 1.208   | 6.000                    | 0.165   | 0.241   |
| 5.990                    | 0.659   | 0.778   | 6.125                    | (0.190) | (0.115) |
| 6.000                    | 0.616   | 0.735   | 6.250                    | (0.531) | (0.466) |
| 6.125                    | 0.197   | 0.316   | 6.375                    | (0.892) | (0.827) |
| 6.250                    | (0.372) | (0.243) | 6.500                    | (1.227) | (1.162) |
| 6.375                    | (0.783) | (0.654) | 6.625                    | (1.532) | (1.467) |

**LOCK POLICY**  
 15 DAY LOCK - AVAILABLE ONCE CTC'D  
 LOCK DESK HOURS: 9AM - 4PM PST  
 LOCK EXTENSION: 5 DAYS = 0.125  
 MAXIMUM EXTENSION: 2  
 RE-LOCK: WORST CASE + 0.25

| AGENCY LOAN LEVEL PRICE ADJUSTMENTS |   |                |             |             |             |             |             |             |       |
|-------------------------------------|---|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------|
| CREDIT SCORE                        | PURCHASE LOAN TERMS > 15 YEARS (LTV / FICO) |                |             |             |             |             |             |             |       |
|                                     | ≤ 30%                                       | 30.01 - 60.00% | 60.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% | 90.01 - 95% | > 95% |
| ≥ 780                               | 0.000                                       | 0.000          | 0.000       | 0.000       | 0.375       | 0.375       | 0.250       | 0.250       | 0.125 |
| 760 - 779                           | 0.000                                       | 0.000          | 0.000       | 0.250       | 0.625       | 0.625       | 0.500       | 0.500       | 0.250 |
| 740 - 759                           | 0.000                                       | 0.000          | 0.125       | 0.375       | 0.875       | 1.000       | 0.750       | 0.625       | 0.500 |
| 720 - 739                           | 0.000                                       | 0.000          | 0.250       | 0.750       | 1.250       | 1.250       | 1.000       | 0.875       | 0.750 |
| 700 - 719                           | 0.000                                       | 0.000          | 0.375       | 0.875       | 1.375       | 1.500       | 1.250       | 1.125       | 0.875 |
| 680 - 699                           | 0.000                                       | 0.000          | 0.625       | 1.125       | 1.750       | 1.875       | 1.500       | 1.375       | 1.125 |
| 660 - 679                           | 0.000                                       | 0.000          | 0.750       | 1.375       | 1.875       | 2.125       | 1.750       | 1.625       | 1.250 |
| 640 - 659                           | 0.000                                       | 0.000          | 1.125       | 1.500       | 2.250       | 2.500       | 2.000       | 1.875       | 1.500 |
| ≤ 639                               | 0.000                                       | 0.125          | 1.500       | 2.125       | 2.750       | 2.875       | 2.625       | 2.250       | 1.750 |

| LOAN FEATURES         | ADDITIONAL LLPA - PURCHASE & RATE AND TERM |                |             |             |             |             |             |             |       |
|-----------------------|--|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------|
|                       | ≤ 30%                                      | 30.01 - 60.00% | 60.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% | 90.01 - 95% | > 95% |
| Condo (Attached)      | 0.000                                      | 0.000          | 0.125       | 0.125       | 0.750       | 0.750       | 0.750       | 0.750       | 0.750 |
| Investment Property   | 1.125                                      | 1.125          | 1.625       | 2.125       | 3.375       | 4.125       | 4.125       | 4.125       | 4.125 |
| Second Home           | 1.125                                      | 1.125          | 1.625       | 2.125       | 3.375       | 4.125       | 4.125       | 4.125       | 4.125 |
| Manufactured Home     | 0.500                                      | 0.500          | 0.500       | 0.500       | 0.500       | 0.500       | 0.500       | 0.500       | 0.500 |
| 2-4 Unit Property     | 0.000                                      | 0.000          | 0.375       | 0.375       | 0.625       | 0.625       | 0.625       | 0.625       | 0.625 |
| High-Balance          | 0.600                                      | 0.600          | 0.850       | 0.850       | 1.100       | 1.100       | 1.100       | 1.100       | 1.100 |
| Subordinate Financing | 0.625                                      | 0.625          | 0.625       | 0.875       | 1.125       | 1.125       | 1.125       | 1.875       | 1.875 |

| CREDIT SCORE | RATE AND TERM LOAN TERMS > 15 YEARS (LTV / FICO) |                |             |             |             |             |             |             |       |
|--------------|--|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------|
|              | ≤ 30%  | 30.01 - 60.00% | 60.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% | 90.01 - 95% | > 95% |
| ≥ 780        | 0.000  | 0.000          | 0.000       | 0.125       | 0.500       | 0.625       | 0.500       | 0.375       | 0.375 |
| 760 - 779    | 0.000  | 0.000          | 0.125       | 0.375       | 0.875       | 1.000       | 0.750       | 0.625       | 0.625 |
| 740 - 759    | 0.000  | 0.000          | 0.250       | 0.750       | 1.125       | 1.375       | 1.125       | 1.000       | 1.000 |
| 720 - 739    | 0.000  | 0.000          | 0.500       | 1.000       | 1.625       | 1.750       | 1.500       | 1.250       | 1.250 |
| 700 - 719    | 0.000  | 0.000          | 0.625       | 1.250       | 1.875       | 2.125       | 1.750       | 1.625       | 1.625 |
| 680 - 699    | 0.000  | 0.000          | 0.875       | 1.625       | 2.250       | 2.500       | 2.125       | 1.750       | 1.750 |
| 660 - 679    | 0.000  | 0.125          | 1.125       | 1.875       | 2.500       | 3.000       | 2.375       | 2.125       | 2.125 |
| 640 - 659    | 0.000  | 0.250          | 1.375       | 2.125       | 2.875       | 3.375       | 2.875       | 2.500       | 2.500 |
| ≤ 639        | 0.000  | 0.375          | 1.750       | 2.500       | 3.500       | 3.875       | 3.625       | 2.500       | 2.500 |

| CREDIT SCORE | CASH-OUT LOAN TERMS > 15 YEARS (LTV / FICO) |                |             |             |             |             |             |             |       |
|--------------|---|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------|
|              | ≤ 30%                                       | 30.01 - 60.00% | 60.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% | 90.01 - 95% | > 95% |
| ≥ 780        | 0.375                                       | 0.375          | 0.625       | 0.875       | 1.375       | N/A         | N/A         | N/A         | N/A   |
| 760 - 779    | 0.375                                       | 0.375          | 0.875       | 1.250       | 1.875       | N/A         | N/A         | N/A         | N/A   |
| 740 - 759    | 0.375                                       | 0.375          | 1.000       | 1.625       | 2.375       | N/A         | N/A         | N/A         | N/A   |
| 720 - 739    | 0.375                                       | 0.500          | 1.375       | 2.000       | 2.750       | N/A         | N/A         | N/A         | N/A   |
| 700 - 719    | 0.375                                       | 0.500          | 1.625       | 2.625       | 3.250       | N/A         | N/A         | N/A         | N/A   |
| 680 - 699    | 0.375                                       | 0.625          | 2.000       | 2.875       | 3.750       | N/A         | N/A         | N/A         | N/A   |
| 660 - 679    | 0.375                                       | 0.875          | 2.750       | 4.000       | 4.750       | N/A         | N/A         | N/A         | N/A   |
| 640 - 659    | 0.375                                       | 1.375          | 3.125       | 4.625       | 5.125       | N/A         | N/A         | N/A         | N/A   |
| ≤ 639        | 0.375                                       | 1.375          | 3.375       | 4.875       | 5.125       | N/A         | N/A         | N/A         | N/A   |

| LOAN FEATURES         | ADDITIONAL LLPA - CASH-OUT |                |             |             |             |             |             |             |       |
|-----------------------|----------------------------|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------|
|                       | ≤ 30%                      | 30.01 - 60.00% | 60.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% | 90.01 - 95% | > 95% |
| Condo (Attached)      | 0.000                      | 0.000          | 0.125       | 0.125       | 0.750       | N/A         | N/A         | N/A         | N/A   |
| Investment Property   | 1.125                      | 1.125          | 1.625       | 2.125       | 3.375       | N/A         | N/A         | N/A         | N/A   |
| Second Home           | 1.125                      | 1.125          | 1.625       | 2.125       | 3.375       | N/A         | N/A         | N/A         | N/A   |
| Manufactured Home     | 0.500                      | 0.500          | 0.500       | 0.500       | 0.500       | N/A         | N/A         | N/A         | N/A   |
| 2-4 Unit Property     | 0.000                      | 0.000          | 0.375       | 0.375       | 0.625       | N/A         | N/A         | N/A         | N/A   |
| High-Balance          | 1.350                      | 1.350          | 1.600       | 1.600       | 1.850       | N/A         | N/A         | N/A         | N/A   |
| Subordinate Financing | 0.625                      | 0.625          | 0.625       | 0.875       | 1.125       | N/A         | N/A         | N/A         | N/A   |



08:33 AM  
 Wednesday, April 1, 2026  
 1662 Hillhurst Avenue, Suite B  
 Los Angeles, CA 90027  
 lockdesk@realtpo.com

Rev. 02/03/2026

Lock Desk hours : 9AM - 4PM PST

### JUNGLE Portfolio

#### 5/6 ARM

| RATE  | YSP     |
|-------|---------|
| 5.875 | 0.250   |
| 6.000 | 0.125   |
| 6.125 | 0.000   |
| 6.250 | (0.125) |
| 6.375 | (0.250) |

#### 7/6 ARM

| RATE  | YSP     |
|-------|---------|
| 6.125 | 0.250   |
| 6.250 | 0.125   |
| 6.375 | 0.000   |
| 6.500 | (0.125) |
| 6.625 | (0.250) |

#### RATE ADJUSTMENT (Adjustment to the RATE)

|                                   |         |
|-----------------------------------|---------|
| LOAN AMOUNT ≥ \$3MM               | 0.250   |
| LOAN AMOUNT ≥ \$4MM               | 0.375   |
| PURCHASE ≤ 60% LTV and < \$4MM    | (0.250) |
| CASH OUT LTV > 50% LTV            | 0.375   |
| CASH OUT LTV ≤ 50% LTV            | 0.125   |
| 2 - 4 UNITS                       | 0.250   |
| CONDO > 60% LTV                   | 0.125   |
| FICO < 700                        | 0.375   |
| SECOND HOME / INVESTMENT PROPERTY | 0.250   |
| FOREIGN NATIONAL                  | 0.250   |

#### PRICE ADJUSTMENT

|               |       |
|---------------|-------|
| ESCROW WAIVER | 0.125 |
|---------------|-------|

#### NOTES

\*\*\* REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO \*\*\*

#### NOTES

AVAILABLE in CA, NV, TX  
 MAX DTI ≤ 43%  
 LOCK EXTENSION: 7 DAYS - 0.125  
 MARGIN: 3.000% / INDEX: 30 DAY SOFR



**JUNGLE Portfolio**

**Purchase and Rate and Term for the following CA Counties Only:**

**Los Angeles County, Orange County, Santa Barbara County, Sant Clara County, San Diego County, San Francisco County, San Mateo County, and Ventura County**

**PURCHASE and RATE & TERM**

| PRIMARY & SECOND HOME               | LOAN LIMITS               | LTV / CLTV |
|-------------------------------------|---------------------------|------------|
| SFR / PUD / 2 - 4 UNITS             | ≤ \$2,000,000             | 75%        |
|                                     | \$2,000,001 - \$3,000,000 | 70%        |
|                                     | \$3,000,001 - \$4,000,000 | 65%        |
|                                     | \$4,000,001 - \$5,000,000 | 60%        |
| CONDO                               | ≤ \$2,000,000             | 70%        |
|                                     | \$2,000,001 - \$2,500 000 | 65%        |
| INVESTMENT                          | LOAN LIMITS               | LTV / CLTV |
| SFR / PUD / 2 - 4 UNITS             | ≤ \$2,000,000             | 70%        |
|                                     | \$2,000,001 - \$2,500 000 | 65%        |
| CONDO                               | ≤ \$2,000,000             | 65%        |
|                                     | \$2,000,001 - \$2,500 000 | 60%        |
| FOREIGN NATIONAL (Second Home Only) | LOAN LIMITS               | LTV / CLTV |
| SFR / PUD / 2 - 4 UNITS             | ≤ \$2,000,000             | 65%        |
|                                     | \$2,000,001 - \$3,000,000 | 60%        |
|                                     | \$3,000,001 - \$4,000,000 | 55%        |
|                                     | \$4,000,001 - \$5,000,000 | 50%        |
| CONDO                               | ≤ \$1,500,000             | 65%        |
|                                     | \$1,500,001 - \$2,000 000 | 60%        |

\*\*\* REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO \*\*\*

**CASH OUT**

| PRIMARY & SECOND HOME   | LOAN LIMITS               | LTV / CLTV |
|-------------------------|---------------------------|------------|
| SFR / PUD / 2 - 4 UNITS | ≤ \$2,000,000             | 75%        |
|                         | \$2,000,001 - \$3,000,000 | 70%        |
|                         | \$3,000,001 - \$4,000,000 | 65%        |
| CONDO                   | ≤ \$2,000,000             | 70%        |
|                         | \$2,000,001 - \$2,500 000 | 65%        |
| INVESTMENT              | LOAN LIMITS               | LTV / CLTV |
| SFR / PUD / 2 - 4 UNITS | ≤ \$1,500,000             | 65%        |
|                         | \$1,500,001 - \$2,000 000 | 60%        |
| CONDO                   | ≤ \$1,500,000             | 60%        |
|                         | \$1,500,001 - \$2,000 000 | 55%        |

\*\*\* REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO \*\*\*

**Purchase and Rate and Term CA, NV, TX**

**(Excluding CA Counties Listed Above)**

**PURCHASE and RATE & TERM**

| PRIMARY & SECOND HOME                         | LOAN LIMITS               | LTV / CLTV |
|---|---------------------------|------------|
| SFR / PUD / 2 - 4 UNITS                       | ≤ \$1,500,000             | 70%        |
|   | \$1,500,001 - \$2,000 000 | 65%        |
| CONDO   | ≤ \$1,500,000             | 65%        |
|   | \$1,500,001 - \$2,000 000 | 60%        |
| INVESTMENT                                    | LOAN LIMITS               | LTV / CLTV |
| SFR / PUD / 2 - 4 UNITS                       | ≤ \$1,500,000             | 65%        |
|   | \$1,500,001 - \$2,000 000 | 60%        |
| CONDO   | ≤ \$1,500,000             | 60%        |
|   | \$1,500,001 - \$2,000 000 | 55%        |
| FOREIGN NATIONAL (Second Home and Investment) | LOAN LIMITS               | LTV / CLTV |
| SFR / PUD / 2 - 4 UNITS                       | ≤ \$1,500,000             | 60%        |
|   | \$1,500,001 - \$2,000 000 | 55%        |
| CONDO   | ≤ \$1,500,000             | 60%        |
|   | \$1,500,001 - \$2,000 000 | 55%        |
| CASH OUT                                      |                           |            |
| SFR / PUD / 2 - 4 UNITS                       | ≤ \$1,500,000             | 70%        |
|   | \$1,500,001 - \$2,000 000 | 65%        |
| CONDO   | ≤ \$1,500,000             | 65%        |
|   | \$1,500,001 - \$2,000 000 | 60%        |
| INVESTMENT                                    | LOAN LIMITS               | LTV / CLTV |
| SFR / PUD / 2 - 4 UNITS                       | ≤ \$1,500,000             | 65%        |
|   | \$1,500,001 - \$2,000 000 | 60%        |
| CONDO   | ≤ \$1,500,000             | 60%        |
|   | \$1,500,001 - \$2,000 000 | 55%        |
| FOREIGN NATIONAL                              | LOAN LIMITS               | LTV / CLTV |
| ALL PROPERTIES                                | N/A                       | N/A        |

\*\*\* REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO \*\*\*









## SPIDER Alt-doc

| FULL DOC / EXPRESS DOC / 2 YEAR 1099 |             |                                      |   |           |           |           |           |           |           |           |           |
|--------------------------------------|-------------|--------------------------------------|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Rate                                 | 30 Yr Fixed | FICO/CLTV PRICE ADJUSTMENTS          |   |           |           |           |           |           |           |           |           |
| 6.000                                | 3.920       |                                      | ≤50.00%   | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 6.125                                | 3.170       | 780+                                 | (0.875)   | (0.875)   | (0.750)   | (0.625)   | (0.500)   | (0.375)   | (0.125)   | 1.750     | 5.750     |
| 6.250                                | 2.420       | 760 -779                             | (0.875)   | (0.875)   | (0.625)   | (0.625)   | (0.500)   | (0.375)   | 0.000     | 1.875     | 5.750     |
| 6.375                                | 1.670       | 740-759                              | (0.750)   | (0.750)   | (0.500)   | (0.500)   | (0.250)   | (0.125)   | 0.125     | 2.250     | 6.125     |
| 6.500                                | 1.045       | 720-739                              | (0.375)   | (0.375)   | (0.250)   | (0.250)   | (0.125)   | 0.125     | 0.500     | 2.750     | 6.250     |
| 6.625                                | 0.420       | 700-719                              | (0.250)   | (0.250)   | 0.000     | 0.000     | 0.125     | 0.625     | 1.000     | 3.625     | 7.125     |
| 6.750                                | 0.045       | 680-699                              | (0.125)   | 0.000     | 0.125     | 0.375     | 0.875     | 2.000     | 2.125     | 4.375     | N/A       |
| 6.875                                | (0.330)     | 660-679                              | 0.375   | 0.625     | 0.750     | 1.250     | 1.875     | 2.875     | 3.375     | N/A       | N/A       |
| 7.000                                | (0.705)     |                                      |   |           |           |           |           |           |           |           |           |
| 7.125                                | (1.080)     |                                      |   |           |           |           |           |           |           |           |           |
| BANK STATEMENTS (12 MONTHS)          |             |                                      |   |           |           |           |           |           |           |           |           |
| FICO/CLTV PRICE ADJUSTMENTS          |             |                                      |   |           |           |           |           |           |           |           |           |
| 7.250                                | (1.455)     |                                      | ≤50.00%   | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 7.375                                | (1.705)     | 780+                                 | (0.875)   | (0.875)   | (0.625)   | (0.500)   | (0.375)   | (0.250)   | 0.125     | 2.125     | 6.000     |
| 7.500                                | (2.080)     | 760 -779                             | (0.875)   | (0.875)   | (0.500)   | (0.500)   | (0.250)   | (0.250)   | 0.250     | 2.250     | 6.000     |
| 7.625                                | (2.330)     | 740-759                              | (0.625)   | (0.625)   | (0.375)   | (0.375)   | (0.250)   | 0.125     | 0.375     | 2.750     | 6.375     |
| 7.750                                | (2.580)     | 720-739                              | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.125)   | 0.125     | 0.625     | 3.375     | 6.500     |
| 7.875                                | (2.830)     | 700-719                              | (0.125)   | (0.125)   | 0.125     | 0.125     | 0.250     | 0.625     | 1.125     | 4.250     | 7.375     |
| 8.000                                | (3.080)     | 680-699                              | 0.000   | 0.125     | 0.250     | 0.500     | 1.000     | 2.375     | 2.750     | 5.125     | N/A       |
| 8.125                                | (3.330)     | 660-679                              | 0.500   | 0.750     | 1.000     | 1.500     | 2.125     | 3.250     | 4.000     | N/A       | N/A       |
| 8.250                                | (3.580)     |                                      |   |           |           |           |           |           |           |           |           |
| PRICE ADJUSTMENT                     |             |                                      |   |           |           |           |           |           |           |           |           |
| 8.375                                | (3.830)     | DTI 43.01% - 50%                     | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.125     | 0.125     |
| 8.500                                | (4.080)     | DTI > 50%                            | 0.375   | 0.375     | 0.375     | 0.375     | 0.500     | 0.500     | 0.750     | N/A       | N/A       |
| 8.625                                | (4.330)     | 30 YEAR INTEREST ONLY                | 0.125   | 0.125     | 0.250     | 0.375     | 0.500     | 0.750     | 1.000     | 1.250     | N/A       |
| 8.750                                | (4.455)     | 40 YEAR INTEREST ONLY                | 0.250   | 0.250     | 0.375     | 0.500     | 0.625     | 0.875     | 0.250     | 0.250     | 0.250     |
| 8.875                                | (4.580)     | 40 YR FULLY AMORTIZED                | 0.250   | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     |
| 9.000                                | (4.705)     | ≤ \$250,000                          | 0.375   | 0.375     | 0.375     | 0.375     | 0.375     | 0.500     | 0.500     | 0.750     | 0.875     |
| 9.125                                | (4.830)     | \$250,001 - \$500,000                | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | 0.000     | 0.000     |
| 9.250                                | (4.955)     | \$500,001 - \$750,000                | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 9.375                                | (5.080)     | \$750,001 - \$1,000,000              | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 9.500                                | (5.205)     | \$1,000,001 - \$1,500,000            | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 9.625                                | (5.330)     | \$1,500,001 - \$2,000,000            | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 9.750                                | (5.455)     | \$2,000,001 - \$2,500,000            | 0.125   | 0.125     | 0.125     | 0.125     | 0.250     | 0.250     | 0.500     | N/A       | N/A       |
| 9.875                                | (5.580)     | \$2,500,001 - \$3,000,000            | 0.375   | 0.375     | 0.375     | 0.375     | 0.500     | 0.500     | 0.750     | N/A       | N/A       |
|                                      |             | \$3,000,000 - \$3,500,000            | 0.500   | 0.500     | 0.500     | 0.500     | 0.750     | 1.500     | N/A       | N/A       | N/A       |
|                                      |             | RATE & TERM                          | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.125     | 0.250     | 0.375     | N/A       |
|                                      |             | CASHOUT                              | 0.250   | 0.375     | 0.375     | 0.625     | 0.625     | 0.750     | 1.125     | N/A       | N/A       |
|                                      |             | CASHOUT < 700 FICO                   | 0.250   | 0.250     | 0.375     | 0.500     | 0.750     | 1.500     | N/A       | N/A       | N/A       |
|                                      |             | NON-OWNER OCCUPIED                   | 0.125   | 0.125     | 0.250     | 0.250     | 0.375     | 0.375     | 0.375     | N/A       | N/A       |
|                                      |             | SECOND HOME                          | 0.125   | 0.125     | 0.125     | 0.125     | 0.125     | 0.250     | 0.250     | 0.500     | N/A       |
|                                      |             | CONDO                                | 0.125   | 0.125     | 0.125     | 0.125     | 0.125     | 0.250     | 0.250     | 0.500     | N/A       |
|                                      |             | NON-WARRANTABLE CONDO                | 0.250   | 0.250     | 0.250     | 0.250     | 0.250     | 0.375     | 0.500     | N/A       | N/A       |
|                                      |             | 2 - 4 UNIT                           | 0.250   | 0.250     | 0.250     | 0.250     | 0.250     | 0.375     | 0.500     | 0.500     | 1.500     |
|                                      |             | ASSET UTILIZATION <sup>1</sup>       | 0.000   | 0.000     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | N/A       | N/A       |
|                                      |             | HOUSING HISTORY 1X30X12              | 0.750   | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 1.000     | 1.500     |
|                                      |             | EXPRESS DOC <sup>1,2</sup>           | 0.125   | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.500     | 0.500     |
|                                      |             | 24 MONTH BANK STATEMENT <sup>3</sup> | 0.500   | 0.500     | 0.500     | 0.500     | 0.625     | 0.625     | 0.750     | N/A       | N/A       |
|                                      |             | 12 MONTH CPA P&L <sup>1</sup>        | 0.625   | 0.625     | 0.625     | 0.625     | 0.750     | 0.750     | 0.875     | N/A       | N/A       |
|                                      |             | 24 MONTH CPA P&L <sup>1</sup>        | 0.250   | 0.250     | 0.250     | 0.250     | 0.375     | 0.375     | 0.500     | 0.500     | N/A       |
|                                      |             | WVOE <sup>1</sup>                    | 0.250   | 0.250     | 0.250     | 0.250     | 0.250     | 0.500     | 0.625     | N/A       | N/A       |
|                                      |             | CT, IL, NJ, NY                       | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.250     | 0.000     |
|                                      |             | ESCROW WAIVER                        | 0.125   | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.250     | 0.250     |
| LOCK PERIODS                         |             |                                      | PREPAYMENT PENALTY TERMS                                    |           |           |           |           |           |           |           |           |
| 30 DAYS                              | 0.000       |                                      | ≤50.00%   | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 45 DAYS                              | 0.150       | NO PREPAYMENT PENALTY                | 0.750   | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       | N/A       |
| LOCK EXTENSIONS                      |             |                                      |   |           |           |           |           |           |           |           |           |
| 5 DAYS                               | 0.100       | 12 MONTHS                            | 0.125   | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | N/A       | N/A       |
| 10 DAYS                              | 0.200       | 24 MONTHS                            | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 15 DAYS                              | 0.300       | 36 MONTHS                            | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | N/A       | N/A       |
| 20 DAYS                              | 0.400       | 48 MONTHS                            | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | N/A       | N/A       |
| 30 DAYS                              | 0.600       | 60 MONTHS                            | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | N/A       | N/A       |
| NOTES                                |             |                                      |   |           |           |           |           |           |           |           |           |
| Max Extension: Up to 30 days         |             |                                      | Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI     |           |           |           |           |           |           |           |           |
| Owner Occ & 2nd Price Max            |             |                                      | PPP not allowed on loans vested to individuals in IL and NJ |           |           |           |           |           |           |           |           |
| Max Price - 102.500                  |             |                                      | PPP not allowed PA < \$319,777                              |           |           |           |           |           |           |           |           |
| Min Price - 99.500                   |             |                                      | Only declining PPP allowed in LA, MS                        |           |           |           |           |           |           |           |           |



| SPIDER DSCR   |             |                           |                             |           |           |           |           |           |           |           |           |
|---|-------------|---------------------------|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Rate  | 30 Yr Fixed |                           | FICO/CLTV PRICE ADJUSTMENTS |           |           |           |           |           |           |           |           |
|   |             |                           | ≤50.00%                     | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 6.000   | 4.670       | 780+                      | (1.125)                     | (1.125)   | (0.875)   | (0.875)   | (0.500)   | 0.125     | 1.000     | 4.375     | N/A       |
| 6.125   | 3.795       | 760 - 779                 | (1.125)                     | (1.125)   | (0.875)   | (0.875)   | (0.250)   | 0.250     | 1.000     | 4.875     | N/A       |
| 6.250   | 3.045       | 740-759                   | (1.125)                     | (0.875)   | (0.875)   | (0.750)   | 0.000     | 0.500     | 1.500     | 5.375     | N/A       |
| 6.375   | 2.295       | 720-739                   | (0.750)                     | (0.625)   | (0.500)   | (0.250)   | 0.500     | 1.000     | 2.250     | N/A       | N/A       |
| 6.500   | 1.545       | 700-719                   | (0.500)                     | (0.250)   | (0.125)   | 0.000     | 1.000     | 1.500     | 3.250     | N/A       | N/A       |
| 6.625   | 0.670       | 680-699                   | 0.000                       | 0.250     | 0.375     | 0.500     | 1.500     | 2.000     | 4.750     | N/A       | N/A       |
| 6.750   | 0.045       | 660-679                   | 1.000                       | 1.000     | 1.125     | 1.625     | 2.125     | 3.750     | 5.500     | N/A       | N/A       |
| 6.875   | (0.455)     | 640-659                   | 2.250                       | 2.500     | 2.625     | 3.250     | 4.000     | 5.000     | 7.125     | N/A       | N/A       |
| 7.000   | (0.955)     | 620-639                   | 3.250                       | 3.750     | 4.000     | 4.500     | 5.000     | 6.250     | N/A       | N/A       | N/A       |
| 7.125   | (1.330)     |                           |                             |           |           |           |           |           |           |           |           |
| PRICE ADJUSTMENT  |             |                           |                             |           |           |           |           |           |           |           |           |
| Rate  | 30 Yr Fixed |                           | ≤50.00%                     | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 7.250   | (1.705)     | NO RATIO                  | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
| 7.375   | (1.955)     |                           |                             |           |           |           |           |           |           |           |           |
| 7.500   | (2.455)     | DSCR 0.75 - 0.89          | 0.625                       | 0.625     | 0.750     | 1.125     | 2.000     | 2.250     | N/A       | N/A       | N/A       |
| 7.625   | (2.830)     | DSCR 0.90 - 0.99          | 0.000                       | 0.000     | 0.250     | 0.375     | 0.375     | 0.750     | N/A       | N/A       | N/A       |
| 7.750   | (3.205)     | DSCR 1.00 - 1.24          | (0.250)                     | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | 0.000     | N/A       |
| 7.875   | (3.580)     | DSCR 1.25 - 1.49          | (0.500)                     | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | 0.000     | N/A       |
| 8.000   | (3.830)     | DSCR ≥ 1.50               | (0.625)                     | (0.625)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | 0.000     | N/A       |
| 8.125   | (4.080)     | ≤ \$150,000               | 0.500                       | 0.500     | 0.500     | 0.500     | 0.500     | 1.250     | 1.500     | 1.750     | N/A       |
| 8.250   | (4.330)     | \$150,001 - \$250,000     | 0.125                       | 0.125     | 0.125     | 0.125     | 0.125     | 0.250     | 0.250     | 0.750     | N/A       |
| 8.375   | (4.580)     | \$250,001 - \$350,000     | (0.125)                     | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | 0.000     | N/A       |
| 8.500   | (4.830)     | \$350,001 - \$500,000     | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 8.625   | (5.080)     | \$500,001 - \$1,000,000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 8.750   | (5.330)     | \$1,000,001 - \$1,500,000 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 8.875   | (5.455)     | \$1,500,001 - \$2,000,000 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.250     | N/A       | N/A       |
| 9.000   | (5.580)     | \$2,000,001 - \$2,500,000 | 0.250                       | 0.250     | 0.250     | 0.250     | 0.250     | N/A       | N/A       | N/A       | N/A       |
| 9.125   | (5.705)     | \$2,500,001 - \$3,000,000 | 0.625                       | 0.625     | 0.625     | 0.625     | N/A       | N/A       | N/A       | N/A       | N/A       |
| 9.250   | (5.830)     | RATE & TERM               | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 9.375   | (5.955)     | CASHOUT                   | 0.000                       | 0.000     | 0.000     | 0.500     | 0.500     | 0.750     | N/A       | N/A       | N/A       |
| 9.500   | (6.080)     | NON-WARRANTABLE CONDO     | 0.250                       | 0.250     | 0.250     | 0.375     | 0.500     | 0.750     | 0.875     | N/A       | N/A       |
| 9.625   | (6.205)     | CONDO                     | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.125     | 0.250     | N/A       | N/A       |
| 9.750   | (6.330)     | 2 UNIT                    | 0.125                       | 0.125     | 0.125     | 0.375     | 0.500     | 0.625     | 1.250     | 1.250     | N/A       |
|   |             | 3 - 4 UNIT                | 0.125                       | 0.125     | 0.125     | 0.375     | 0.500     | 0.625     | 1.500     | 1.500     | N/A       |
|   |             | 30 YR INTEREST ONLY       | 0.125                       | 0.125     | 0.250     | 0.250     | 0.375     | 0.500     | 0.875     | N/A       | N/A       |
|   |             | 40 YR INTEREST ONLY       | 0.500                       | 0.500     | 0.500     | 0.500     | 0.625     | 0.750     | 1.000     | N/A       | N/A       |
|   |             | 40 YR FULLY AMORTIZED     | 0.375                       | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     | 0.625     | N/A       | N/A       |
|   |             | SHORT TERM RENTAL         | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       | N/A       |
|   |             | 700 + FICO and DSCR ≥ 1.0 | (0.875)                     | (0.875)   | (0.875)   | (0.875)   | (0.875)   | (0.875)   | (0.875)   | N/A       | N/A       |
| LOCK PERIODS  |             |                           | PREPAYMENT PENALTY TERMS    |           |           |           |           |           |           |           |           |
| 30 DAYS   | 0.000       |                           | ≤50.00%                     | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 45 DAYS   | 0.150       | 60 MONTHS                 | (1.000)                     | (1.000)   | (1.000)   | (1.000)   | (1.000)   | (1.000)   | (1.000)   | (0.500)   | N/A       |
| LOCK EXTENSIONS   |             |                           |                             |           |           |           |           |           |           |           |           |
|   |             | 48 MONTHS                 | (0.500)                     | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.125)   | N/A       |
| 5 DAYS  | 0.100       | 36 MONTHS                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 10 DAYS   | 0.200       | 24 MONTHS                 | 0.500                       | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | N/A       | N/A       |
| PPP PRICE MAXIMUMS  |             |                           |                             |           |           |           |           |           |           |           |           |
| 60 Months   | 103.500     | NO PREPAYMENT PENALTY     | 1.500                       | 1.500     | 1.500     | 1.500     | 1.500     | 1.500     | 1.500     | N/A       | N/A       |
| 48 Months   | 103.000     |                           |                             |           |           |           |           |           |           |           |           |
| 36 Months   | 103.000     |                           |                             |           |           |           |           |           |           |           |           |
| 24 Months   | 101.500     |                           |                             |           |           |           |           |           |           |           |           |
| 12 Months   | 100.500     |                           |                             |           |           |           |           |           |           |           |           |
| No Penalty  | 100.000     |                           |                             |           |           |           |           |           |           |           |           |
| NOTES   |             |                           |                             |           |           |           |           |           |           |           |           |
| Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI     |             |                           |                             |           |           |           |           |           |           |           |           |
| PPP not allowed on loans vested to individuals in IL and NJ |             |                           |                             |           |           |           |           |           |           |           |           |
| PPP not allowed PA < \$319,777                              |             |                           |                             |           |           |           |           |           |           |           |           |
| Only declining PPP allowed in LA, MS                        |             |                           |                             |           |           |           |           |           |           |           |           |



**MAMBA Alt-doc**

| Rate                |         | 30 Yr Fixed                   | FICO/CLTV PRICE ADJUSTMENTS |           |           |           |           |           |           |           |           |
|---------------------|---------|-------------------------------|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                     |         |                               | ≤50.00%                     | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 6.250               | 1.877   | 780+                          | (1.125)                     | (1.000)   | (0.875)   | (0.750)   | (0.375)   | (0.250)   | 0.125     | 1.875     | 3.250     |
| 6.375               | 1.252   | 760-779                       | (1.000)                     | (1.000)   | (0.750)   | (0.625)   | (0.375)   | (0.125)   | 0.250     | 2.000     | 3.375     |
| 6.500               | 0.565   | 740-759                       | (1.000)                     | (0.875)   | (0.625)   | (0.500)   | (0.250)   | 0.000     | 0.375     | 2.750     | 4.000     |
| 6.625               | (0.060) | 720-739                       | (0.875)                     | (0.750)   | (0.500)   | (0.375)   | (0.125)   | 0.500     | 1.250     | 3.250     | 4.500     |
| 6.750               | (0.685) | 700-719                       | (0.750)                     | (0.625)   | (0.375)   | (0.250)   | 0.375     | 1.125     | 1.750     | 4.375     | 5.750     |
| 6.875               | (1.310) | 680-699                       | (0.500)                     | (0.500)   | 0.125     | 0.625     | 1.125     | 2.250     | 3.000     | 5.125     | N/A       |
| 7.000               | (1.935) | 660-679                       | 0.625                       | 0.875     | 1.250     | 1.625     | 2.500     | 3.375     | 4.375     | 5.875     | N/A       |
| 7.125               | (2.560) | 640-659                       | 2.250                       | 2.750     | 2.750     | 3.000     | 4.000     | 4.875     | 6.000     | N/A       | N/A       |
| 7.250               | (3.060) | 620-639                       | 3.000                       | 3.500     | 3.625     | 3.875     | 5.000     | 6.000     | N/A       | N/A       | N/A       |
| 7.375               | (3.498) | 600-619                       | 3.750                       | 4.250     | 4.500     | 4.750     | N/A       | N/A       | N/A       | N/A       | N/A       |
| 7.500               | (3.873) |                               |                             |           |           |           |           |           |           |           |           |
|                     |         |                               | ADDITIONAL PRICE ADJUSTMENT |           |           |           |           |           |           |           |           |
|                     |         |                               | ≤50.00%                     | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 7.625               | (4.248) |                               | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.500     | 0.750     |
| 7.750               | (4.560) | 12 MOS BANK STATEMENTS        | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 7.875               | (4.873) | 1099 ONLY 12 MOS              | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 8.000               | (5.185) | 12 MONTHS P&L                 | 0.250                       | 0.250     | 0.250     | 0.375     | 0.375     | 0.500     | 0.750     | N/A       | N/A       |
| 8.125               | (5.498) | 24 MONTHS P&L                 | 0.250                       | 0.250     | 0.250     | 0.375     | 0.375     | 0.500     | 0.750     | N/A       | N/A       |
| 8.250               | (5.779) | WVOE                          | 0.500                       | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | N/A       | N/A       |
| 8.375               | (6.029) | ATR-in-Full / Asset Depletion | 1.000                       | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | N/A       | N/A       |
| 8.500               | (6.279) | < \$200,000                   | 0.250                       | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | N/A       | N/A       |
| 8.625               | (6.529) | \$200,000 - \$349,999         | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.250     | 0.250     |
| 8.750               | (6.779) | \$350,000 - \$1,500,000       | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 8.875               | (6.904) | \$1,500,001 - \$2,000,000     | 0.000                       | 0.000     | 0.000     | 0.125     | 0.125     | 0.125     | 0.125     | 0.250     | N/A       |
| 9.000               | (7.029) | \$2,000,001 - \$3,000,000     | 0.250                       | 0.250     | 0.375     | 0.375     | 0.500     | 0.750     | 0.875     | N/A       | N/A       |
| 9.125               | (7.154) | \$3,000,001 - \$3,500,000     | 0.625                       | 0.625     | 0.875     | 0.875     | 1.125     | 1.375     | N/A       | N/A       | N/A       |
| 9.250               | (7.279) | \$3,500,001 - \$4,000,000     | 1.750                       | 1.750     | 1.750     | 1.750     | 1.750     | N/A       | N/A       | N/A       | N/A       |
| 9.375               | (7.404) | NON-PERMANENT RESIDENT        | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       | N/A       |
| 9.500               | (7.529) | FOREIGN NATIONAL              | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
| 9.625               | (7.654) | ITIN                          | 2.000                       | 2.250     | 2.250     | 2.250     | 2.500     | 2.500     | N/A       | N/A       | N/A       |
| 9.750               | (7.779) | PURCHASE                      | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 9.875               | (7.904) | RATE & TERM                   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 10.000              | (8.029) | CASHOUT                       | 0.375                       | 0.375     | 0.625     | 0.625     | 0.875     | 1.125     | 1.375     | N/A       | N/A       |
| 10.125              | (8.154) | PRIMARY RESIDENCE             | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 10.250              | (8.279) | SECOND HOME                   | 0.125                       | 0.125     | 0.250     | 0.250     | 0.375     | 0.375     | 0.500     | N/A       | N/A       |
| 10.375              | (8.404) | NON-OWNER OCCUPIED            | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
|                     |         | WARRANTABLE CONDO             | 0.125                       | 0.125     | 0.125     | 0.250     | 0.250     | 0.375     | 0.500     | 0.750     | 0.875     |
|                     |         | NON-WARRANTABLE CONDO         | 0.375                       | 0.375     | 0.375     | 0.500     | 0.500     | 0.625     | 0.750     | N/A       | N/A       |
|                     |         | CONDOTEL                      | 1.500                       | 1.500     | 1.500     | 1.500     | 1.500     | 1.500     | N/A       | N/A       | N/A       |
|                     |         | 2 - 4 UNIT                    | 0.125                       | 0.125     | 0.125     | 0.125     | 0.250     | 0.375     | 0.500     | 0.750     | N/A       |
|                     |         | MANUFACTURED HOME             | 1.000                       | 1.000     | 1.000     | 1.000     | N/A       | N/A       | N/A       | N/A       | N/A       |
|                     |         | RURAL PROPERTY                | 1.500                       | 1.500     | 1.500     | 1.500     | 1.500     | 1.500     | N/A       | N/A       | N/A       |
|                     |         | INTEREST ONLY                 | 0.500                       | 0.500     | 0.500     | 0.500     | 0.750     | 0.750     | 1.000     | 1.500     | 1.750     |
|                     |         | ESCROW WAIVER                 | 0.125                       | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | N/A       | N/A       |
|                     |         | SHORT-TERM RENTAL             | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
|                     |         | LIMITED TRADELINES            | 0.750                       | 0.750     | 0.750     | 0.750     | N/A       | N/A       | N/A       | N/A       | N/A       |
|                     |         | DECLINING MARKET              | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
|                     |         | 1 YR SELF EMPLOYED            | 0.500                       | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | N/A       | N/A       |
| LOCK PERIODS        |         |                               | HOUSING HISTORY & EVENTS    |           |           |           |           |           |           |           |           |
|                     |         |                               | ≤50.00%                     | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 30 DAYS             | 0.000   |                               | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       | N/A       |
| 45 DAYS             | 0.150   | 1X30X12                       | 2.500                       | 2.500     | 2.500     | 2.500     | 2.500     | 2.500     | N/A       | N/A       | N/A       |
| LOCK EXTENSIONS     |         |                               |                             |           |           |           |           |           |           |           |           |
| 5 DAYS              | 0.150   | 0X90X12                       | 4.750                       | 4.750     | 4.750     | 4.750     | N/A       | N/A       | N/A       | N/A       | N/A       |
| Max Extension: 2    |         | 24 - 35 MOS (BK/FC)           | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       | N/A       |
| NOTES               |         |                               |                             |           |           |           |           |           |           |           |           |
| Max Price - 102.000 |         | 12 - 23 MOS (SS/DIL/MOD)      | 1.250                       | 1.250     | 1.250     | 1.250     | N/A       | N/A       | N/A       | N/A       | N/A       |
| Min Price - 99.500  |         | < 12 MOS (SS/DIL/MOD)         | 1.750                       | 1.750     | 1.750     | 1.750     | 1.750     | 1.750     | N/A       | N/A       | N/A       |





### MAMBA DSCR

| Rate             |         | 30 Yr Fixed               | FICO/CLTV PRICE ADJUSTMENTS |           |           |           |           |           |           |           |           |  |
|------------------|---------|---------------------------|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
|                  |         |                           | ≤50.00%                     | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |  |
| 6.250            | 1.877   | 780+                      | (1.625)                     | (1.375)   | (1.250)   | (0.750)   | (0.250)   | 0.375     | 1.625     | 2.875     | N/A       |  |
| 6.375            | 1.252   | 760-779                   | (1.625)                     | (1.375)   | (1.125)   | (0.625)   | (0.125)   | 0.375     | 1.625     | 3.000     | N/A       |  |
| 6.500            | 0.565   | 740-759                   | (1.500)                     | (1.250)   | (1.000)   | (0.625)   | 0.000     | 0.500     | 1.750     | 3.250     | N/A       |  |
| 6.625            | (0.060) | 720-739                   | (1.375)                     | (1.125)   | (0.875)   | (0.375)   | 0.250     | 0.750     | 2.375     | 3.500     | N/A       |  |
| 6.750            | (0.685) | 700-719                   | (1.125)                     | (0.750)   | (0.375)   | 0.125     | 0.875     | 1.750     | 4.000     | N/A       | N/A       |  |
| 6.875            | (1.310) | 680-699                   | (0.625)                     | (0.250)   | 0.125     | 1.000     | 2.125     | 3.000     | 5.375     | N/A       | N/A       |  |
| 7.000            | (1.935) | 660-679                   | 0.125                       | 0.500     | 1.000     | 1.875     | 3.000     | 4.500     | 7.250     | N/A       | N/A       |  |
| 7.125            | (2.560) | 640-659                   | 3.250                       | 3.750     | 4.375     | 5.375     | 7.125     | 9.125     | N/A       | N/A       | N/A       |  |
| 7.250            | (3.060) | 620-639                   | 4.000                       | 4.500     | 5.250     | 6.250     | N/A       | N/A       | N/A       | N/A       | N/A       |  |
| 7.375            | (3.498) | 600-619                   | 4.750                       | 5.250     | 6.125     | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |  |
| 7.500            | (3.873) |                           |                             |           |           |           |           |           |           |           |           |  |
|                  |         |                           | ADDITIONAL PRICE ADJUSTMENT |           |           |           |           |           |           |           |           |  |
|                  |         |                           | ≤50.00%                     | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |  |
| 7.625            | (4.248) |                           | (0.500)                     | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | N/A       |  |
| 7.750            | (4.560) | DSCR ≥ 1.25               | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |  |
| 7.875            | (4.873) | DSCR ≥ 1.00 - 1.24        | 0.375                       | 0.375     | 0.375     | 0.875     | 1.500     | 2.500     | N/A       | N/A       | N/A       |  |
| 8.000            | (5.185) | DSCR ≥ 0.75 - 0.99        | 1.750                       | 1.750     | 1.750     | 2.125     | 2.625     | 4.500     | N/A       | N/A       | N/A       |  |
| 8.125            | (5.498) | DSCR < 0.75               | 0.250                       | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | N/A       | N/A       |  |
| 8.250            | (5.779) | < \$200,000               | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |  |
| 8.375            | (6.029) | \$200,000 - \$349,999     | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |  |
| 8.500            | (6.279) | \$350,000 - \$1,500,000   | 0.000                       | 0.000     | 0.000     | 0.125     | 0.125     | 0.125     | N/A       | N/A       | N/A       |  |
| 8.625            | (6.529) | \$1,500,001 - \$2,000,000 | 0.500                       | 0.500     | 0.875     | 0.875     | N/A       | N/A       | N/A       | N/A       | N/A       |  |
| 8.750            | (6.779) | \$2,000,001 - \$3,000,000 | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |  |
| 8.875            | (6.904) | \$3,000,001 - \$4,000,000 | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       | N/A       |  |
| 9.000            | (7.029) | NON-PERMANENT RESIDENT    | 1.250                       | 1.250     | 1.250     | 1.250     | 1.250     | N/A       | N/A       | N/A       | N/A       |  |
| 9.125            | (7.154) | FOREIGN NATIONAL          | 2.000                       | 2.250     | 2.250     | 2.250     | 2.500     | N/A       | N/A       | N/A       | N/A       |  |
| 9.250            | (7.279) | ITIN                      | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |  |
| 9.375            | (7.404) | PURCHASE                  | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |  |
| 9.500            | (7.529) | RATE & TERM               | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |  |
| 9.625            | (7.654) | CASHOUT                   | 0.125                       | 0.125     | 0.125     | 0.250     | 0.250     | 0.375     | 0.500     | 0.750     | N/A       |  |
| 9.750            | (7.779) | WARRANTABLE CONDO         | 0.375                       | 0.375     | 0.375     | 0.500     | 0.500     | 0.625     | 0.750     | N/A       | N/A       |  |
| 9.875            | (7.904) | NON-WARRANTABLE CONDO     | 1.500                       | 1.500     | 1.500     | 1.500     | 1.500     | 1.500     | N/A       | N/A       | N/A       |  |
| 10.000           | (8.029) | CONDOTEL                  | 0.125                       | 0.125     | 0.125     | 0.125     | 0.250     | 0.375     | 0.500     | N/A       | N/A       |  |
| 10.125           | (8.154) | 2 - 4 UNIT                | 1.000                       | 1.000     | 1.000     | 1.000     | N/A       | N/A       | N/A       | N/A       | N/A       |  |
| 10.250           | (8.279) | MANUFACTURED HOME         | 1.500                       | 1.500     | 1.500     | 1.500     | 1.500     | 1.500     | 1.500     | N/A       | N/A       |  |
| 10.375           | (8.404) | RURAL PROPERTY            | 0.500                       | 0.500     | 0.500     | 0.500     | 0.750     | 0.750     | 1.000     | N/A       | N/A       |  |
|                  |         | INTEREST ONLY             | 0.125                       | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | N/A       | N/A       |  |
|                  |         | ESCROW WAIVER             | 1.250                       | 1.250     | 1.250     | 1.250     | 1.250     | 1.250     | N/A       | N/A       | N/A       |  |
|                  |         | SHORT-TERM RENTAL         | 0.750                       | 0.750     | 0.750     | 0.750     | N/A       | N/A       | N/A       | N/A       | N/A       |  |
|                  |         | LIMITED TRADELINES        | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       | N/A       |  |
|                  |         | DECLINING MARKET          |                             |           |           |           |           |           |           |           |           |  |
|                  |         |                           | HOUSING HISTORY & EVENTS    |           |           |           |           |           |           |           |           |  |
|                  |         |                           | ≤50.00%                     | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |  |
| LOCK PERIODS     |         | 1X30X12                   | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       | N/A       |  |
| 15 DAYS          | (0.150) | 0X60X12                   | 2.500                       | 2.500     | 2.500     | 2.500     | 2.500     | 2.500     | N/A       | N/A       | N/A       |  |
| 30 DAYS          | 0.000   | 0X90X12                   | 4.750                       | 4.750     | 4.750     | 4.750     | N/A       | N/A       | N/A       | N/A       | N/A       |  |
| 45 DAYS          | 0.150   | 24 - 35 MOS (BK/FC)       | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       | N/A       |  |
| LOCK EXTENSIONS  |         | 12 - 23 MOS (BK/FC)       | 1.250                       | 1.250     | 1.250     | 1.250     | N/A       | N/A       | N/A       | N/A       | N/A       |  |
| 5 DAYS           | 0.150   | 12 - 23 MOS (SS/DIL/MOD)  | 1.250                       | 1.250     | 1.250     | 1.250     | 1.250     | 1.250     | 1.250     | N/A       | N/A       |  |
| Max Extension: 2 |         | < 12 MOS (SS/DIL/MOD)     | 1.750                       | 1.750     | 1.750     | 1.750     | 1.750     | 1.750     | N/A       | N/A       | N/A       |  |
| PREPAY PRICING   |         | PREPAYMENT PENALTY TERMS  |                             |           |           |           |           |           |           |           |           |  |
| Term             | Max     |                           | ≤50.00%                     | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |  |
| 60 Months        | 102.000 | 60 MONTHS                 | (0.875)                     | (0.875)   | (0.875)   | (0.875)   | (1.000)   | (1.000)   | (1.000)   | (1.000)   | N/A       |  |
| 48 Months        | 102.000 | 48 MONTHS                 | (0.500)                     | (0.500)   | (0.500)   | (0.500)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | N/A       |  |
| 36 Months        | 101.500 | 36 MONTHS                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |  |
| 24 Months        | 101.000 | 24 MONTHS                 | 0.500                       | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | N/A       |  |
| 12 Months        | 100.500 | 12 MONTHS                 | 1.000                       | 1.000     | 1.125     | 1.125     | 1.250     | 1.250     | 1.250     | 1.250     | N/A       |  |
| No Prepay        | 100.000 | NO PREPAYMENT PENALTY     | 1.500                       | 1.500     | 1.625     | 1.625     | 1.750     | 1.750     | 1.750     | 1.750     | N/A       |  |



**VIPER Alt-doc Plus**

| Rate                         |         | 30 Yr Fixed               | FICO/CLTV PRICE ADJUSTMENTS   |           |           |           |           |           |           |           |           |
|------------------------------|---------|---------------------------|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                              |         |                           | ≤50.00%   | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 6.000                        | 3.693   | 780+                      | (0.875)   | (0.875)   | (0.625)   | (0.500)   | (0.250)   | 0.000     | 0.125     | 1.625     | 2.875     |
| 6.125                        | 2.943   | 760 -779                  | (0.875)   | (0.875)   | (0.625)   | (0.500)   | (0.250)   | 0.000     | 0.250     | 1.750     | 3.125     |
| 6.250                        | 2.193   | 740-759                   | (0.750)   | (0.750)   | (0.500)   | (0.375)   | (0.125)   | 0.125     | 0.375     | 2.125     | 3.750     |
| 6.375                        | 1.443   | 720-739                   | (0.625)   | (0.625)   | (0.375)   | (0.125)   | 0.000     | 0.375     | 1.125     | 3.375     | 5.250     |
| 6.500                        | 0.725   | 700-719                   | (0.375)   | (0.375)   | (0.125)   | 0.000     | 0.375     | 0.750     | 1.625     | 4.625     | NA        |
| 6.625                        | 0.100   | 680-699                   | (0.250)   | (0.125)   | 0.375     | 0.500     | 1.500     | 2.500     | 3.250     | NA        | NA        |
| 6.750                        | (0.432) |                           | <b>ADDITIONAL PRICE ADJUSTMENT</b>  |           |           |           |           |           |           |           |           |
| 6.875                        | (0.963) |                           | ≤50.00%   | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 7.000                        | (1.462) | 12 MOS BANK STATEMENTS    | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 7.125                        | (1.931) | DTI 36.01% - 40%          | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 7.250                        | (2.369) | DTI > 40%                 | 0.125   | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | N/A       | N/A       |
| 7.375                        | (2.806) | ≤ \$250,000               | 0.250   | 0.250     | 0.250     | 0.250     | 0.500     | 0.500     | 0.500     | N/A       | N/A       |
| 7.500                        | (3.149) | \$250,001 - \$750,000     | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 7.625                        | (3.493) | \$750,001 - \$1,000,000   | 0.000   | 0.000     | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | 0.000     | 0.000     |
| 7.750                        | (3.837) | \$1,000,001 - \$1,500,000 | 0.000   | 0.000     | (0.125)   | (0.125)   | (0.125)   | (0.125)   | 0.000     | NA        | NA        |
| 7.875                        | (4.119) | \$1,500,001 - \$2,000,000 | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | NA        | NA        |
| 8.000                        | (4.369) | \$2,000,001 - \$2,500,000 | 0.000   | 0.000     | 0.125     | 0.125     | 0.250     | 0.250     | NA        | NA        | NA        |
| 8.125                        | (4.619) | PURCHASE                  | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | N/A       | N/A       |
| 8.250                        | (4.869) | RATE & TERM               | 0.125   | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.250     | N/A       | N/A       |
|                              |         | CASHOUT ≥ 700 FICO        | 0.250   | 0.250     | 0.375     | 0.625     | 0.750     | 1.000     | 1.500     | N/A       | N/A       |
|                              |         | CASHOUT < 700 FICO        | 0.375   | 0.375     | 0.500     | 0.750     | 0.875     | 1.500     | N/A       | N/A       | N/A       |
|                              |         | PRIMARY RESIDENCE         | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                              |         | SECOND HOME               | 0.125   | 0.125     | 0.125     | 0.125     | 0.250     | 0.250     | N/A       | N/A       | N/A       |
|                              |         | NON-OWNER OCCUPIED        | 0.125   | 0.125     | 0.125     | 0.125     | 0.250     | 0.250     | N/A       | N/A       | N/A       |
|                              |         | CONDO                     | 0.125   | 0.125     | 0.125     | 0.125     | 0.250     | 0.375     | 0.375     | N/A       | N/A       |
|                              |         | CONDOTEL                  | N/A   | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
|                              |         | 2 - 4 UNIT                | N/A   | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
|                              |         | STATE: CT, IL, NJ, NY     | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.250     | N/A       |
|                              |         | 40 YEAR AMORTIZATION      | N/A   | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
|                              |         | INTEREST ONLY             | 0.250   | 0.250     | 0.250     | 0.375     | 0.500     | 0.500     | 0.750     | N/A       | N/A       |
|                              |         | ESCROW WAIVER             | 0.125   | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | N/A       | N/A       |
| <b>LOCK PERIODS</b>          |         |                           | <b>PREPAYMENT PENALTY TERMS</b>   |           |           |           |           |           |           |           |           |
| 30 DAYS                      | 0.000   |                           | ≤50.00%   | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 45 DAYS                      | 0.150   |                           |   |           |           |           |           |           |           |           |           |
| <b>LOCK EXTENSIONS</b>       |         | NO PREPAYMENT PENALTY     | 0.750   | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       | N/A       | N/A       |
| 5 DAYS                       | 0.050   | 12 MONTHS                 | 0.500   | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | N/A       | N/A       | N/A       |
| Max Extension: Up to 30 days |         | 24 MONTHS                 | 0.375   | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     | N/A       | N/A       | N/A       |
| Owner Occ & 2nd Price Max    |         | 36 MONTHS                 | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       | N/A       |
| Max Price - 101.000          |         | 48 MONTHS                 | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | N/A       | N/A       | N/A       |
| Min Price - 99.500           |         | 60 MONTHS                 | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | N/A       | N/A       | N/A       |
| <b>NOO PRICE MAXIMUMS</b>    |         |                           | <b>NOTES</b>  |           |           |           |           |           |           |           |           |
| No Penalty                   | 101.000 |                           | Penalties not permitted: AK, KS, DE, MI, MN, NH, NM, RI                         |           |           |           |           |           |           |           |           |
| 12 Months                    | 101.750 |                           | PPP not allowed on loans vested to individuals in IL and NJ                     |           |           |           |           |           |           |           |           |
| 24 Months                    | 102.000 |                           | PPP not allowed PA < \$319,777  |           |           |           |           |           |           |           |           |
| 36 Months                    | 102.500 |                           | Only declining PPP allowed in MS  |           |           |           |           |           |           |           |           |
| 48 Months                    | 102.875 |                           | PPP cannot exceed 1% of the loan balance in the first 5 yrs for 1-2 units in OH |           |           |           |           |           |           |           |           |
| 60 Months                    | 103.250 |                           | NY subprime loans not eligible  |           |           |           |           |           |           |           |           |



### VIPER Alt-doc

| Rate      |         | 30 Yr Fixed   |           | FICO/CLTV PRICE ADJUSTMENTS |           |           |           |           |           |           |           |
|-----------|---------|---|-----------|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|           |         |   | ≤50.00%   | 50.01-55%                   | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 6.000     | 4.218   | 780+  | (0.875)   | (0.875)                     | (0.625)   | (0.500)   | (0.250)   | 0.000     | 0.125     | 1.625     | 3.000     |
| 6.125     | 3.468   | 760-779   | (0.875)   | (0.875)                     | (0.625)   | (0.500)   | (0.250)   | 0.000     | 0.250     | 1.750     | 3.375     |
| 6.250     | 2.718   | 740-759   | (0.750)   | (0.750)                     | (0.500)   | (0.375)   | (0.125)   | 0.125     | 0.375     | 2.125     | 4.250     |
| 6.375     | 1.968   | 720-739   | (0.625)   | (0.625)                     | (0.375)   | (0.125)   | 0.000     | 0.375     | 1.125     | 3.375     | 5.250     |
| 6.500     | 1.250   | 700-719   | (0.375)   | (0.375)                     | (0.125)   | 0.000     | 0.375     | 0.750     | 1.625     | 4.625     | 8.000     |
| 6.625     | 0.625   | 680-699   | (0.250)   | (0.125)                     | 0.375     | 0.500     | 1.500     | 2.500     | 3.250     | 8.000     | 9.000     |
| 6.750     | 0.062   | 660-679   | 0.250     | 0.500                       | 1.000     | 1.625     | 2.625     | 3.375     | 4.500     | NA        | NA        |
| 6.875     | (0.500) | 640-659   | 1.750     | 1.750                       | 1.875     | 2.500     | 3.500     | 4.375     | 5.875     | NA        | NA        |
| 7.000     | (1.031) | 620-639   | 3.000     | 3.000                       | 3.000     | 3.250     | 4.000     | NA        | NA        | NA        | NA        |
| 7.125     | (1.531) | <b>Alt-Doc: Additional Adjustment (Income Type)</b>                             |           |                             |           |           |           |           |           |           |           |
| 7.250     | (2.000) | 12 MOS BANK STATEMENTS  | 0.000     | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.250     | 0.375     |
| 7.375     | (2.468) | 1099 ONLY   | 0.000     | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.250     | 0.375     |
| 7.500     | (2.843) | WVOE  | 0.250     | 0.250                       | 0.250     | 0.250     | 0.250     | 0.375     | 0.375     | NA        | NA        |
| 7.625     | (3.218) | 12 MONTHS P&L   | 0.375     | 0.375                       | 0.375     | 0.375     | 0.375     | 0.500     | 0.625     | NA        | NA        |
| 7.750     | (3.562) | 24 MONTHS P&L   | 0.375     | 0.375                       | 0.375     | 0.375     | 0.375     | 0.500     | 0.625     | NA        | NA        |
| 7.875     | (3.844) | <b>PRICE ADJUSTMENT</b>   |           |                             |           |           |           |           |           |           |           |
| 8.000     | (4.094) | DTI 43.01% - 50%  | 0.000     | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.125     | 0.125     |
| 8.125     | (4.344) | DTI > 50%   | 0.125     | 0.125                       | 0.125     | 0.125     | 0.250     | 0.375     | 0.500     | NA        | NA        |
| 8.250     | (4.594) | ≤ \$250,000   | 0.250     | 0.250                       | 0.250     | 0.250     | 0.500     | 0.500     | 0.500     | 0.750     | 0.875     |
| 8.375     | (4.844) | \$250,001 - \$750,000   | 0.000     | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 8.500     | (5.094) | \$750,001 - \$1,000,000   | 0.000     | 0.000                       | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | 0.000     | 0.000     |
| 8.625     | (5.344) | \$1,000,001 - \$1,500,000   | 0.000     | 0.000                       | (0.125)   | (0.125)   | (0.125)   | (0.125)   | 0.000     | 0.000     | 0.250     |
| 8.750     | (5.594) | \$1,500,001 - \$2,000,000   | 0.000     | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.250     | NA        |
| 8.875     | (5.781) | \$2,000,001 - \$2,500,000   | 0.000     | 0.000                       | 0.125     | 0.125     | 0.250     | 0.250     | 0.375     | NA        | NA        |
| 9.000     | (5.969) | \$2,500,001 - \$3,000,000   | 0.375     | 0.375                       | 0.375     | 0.375     | 0.500     | 0.750     | NA        | NA        | NA        |
| 9.125     | (6.156) | \$3,000,001 - \$3,500,000   | 0.875     | 0.875                       | 0.875     | 1.125     | 1.250     | NA        | NA        | NA        | NA        |
|           |         | \$3,500,001 - \$4,000,000   | 1.500     | 1.500                       | 1.500     | 1.500     | 1.750     | NA        | NA        | NA        | NA        |
|           |         | PURCHASE  | (0.250)   | (0.250)                     | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | 0.000     | 0.000     |
|           |         | RATE & TERM   | 0.125     | 0.125                       | 0.125     | 0.125     | 0.125     | 0.125     | 0.375     | 0.500     | NA        |
|           |         | CASHOUT ≥ 700 FICO  | 0.250     | 0.250                       | 0.375     | 0.625     | 0.750     | 1.000     | 1.500     | NA        | NA        |
|           |         | CASHOUT < 700 FICO  | 0.375     | 0.375                       | 0.500     | 0.750     | 0.875     | 1.500     | 2.000     | NA        | NA        |
|           |         | SECOND HOME   | 0.125     | 0.125                       | 0.125     | 0.125     | 0.250     | 0.250     | 0.375     | 0.750     | NA        |
|           |         | NON-OWNER OCCUPIED  | 0.125     | 0.125                       | 0.125     | 0.125     | 0.250     | 0.250     | 0.375     | 0.750     | NA        |
|           |         | CONDO   | 0.125     | 0.125                       | 0.125     | 0.125     | 0.250     | 0.375     | 0.375     | 0.500     | NA        |
|           |         | CONDOTEL  | 1.500     | 1.500                       | 1.500     | 1.500     | 1.500     | 1.500     | 2.000     | 3.000     | NA        |
|           |         | 2 - 4 UNIT  | 0.250     | 0.250                       | 0.250     | 0.250     | 0.375     | 0.375     | 0.500     | 1.000     | NA        |
|           |         | CT, IL, NJ, NY  | 0.000     | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.250     | NA        |
|           |         | MD  | 0.000     | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|           |         | 40 YEAR AMORTIZATION  | 0.250     | 0.250                       | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     |
|           |         | INTEREST ONLY   | 0.250     | 0.250                       | 0.250     | 0.375     | 0.500     | 0.500     | 0.750     | 1.500     | 2.000     |
|           |         | ESCROW WAIVER   | 0.125     | 0.125                       | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | NA        | NA        |
|           |         | <b>HOUSING HISTORY &amp; EVENTS</b>   |           |                             |           |           |           |           |           |           |           |
|           |         |   | ≤50.00%   | 50.01-55%                   | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
|           |         | 1X30X12   | 0.375     | 0.375                       | 0.375     | 0.375     | 0.375     | 0.375     | 0.500     | 1.000     | 3.000     |
|           |         | 0X60X12   | 0.875     | 0.875                       | 0.875     | 0.875     | 0.875     | 1.125     | 1.125     | NA        | NA        |
|           |         | 0X90X12   | 1.250     | 1.250                       | 1.250     | 1.250     | 1.500     | NA        | NA        | NA        | NA        |
|           |         | ≥ 36 Mos (BK/FC/SS/DIL)   | 0.000     | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|           |         | 24 - 35 Mos (BK/FC/SS/DIL)  | 0.750     | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | NA        | NA        |
|           |         | 12 - 23 Mos (BK/FC/SS/DIL)  | 1.000     | 1.000                       | 1.000     | 1.000     | 1.000     | NA        | NA        | NA        | NA        |
|           |         | <b>LOCK PERIODS</b>   |           |                             |           |           |           |           |           |           |           |
| 30 DAYS   | 0.000   |   |           |                             |           |           |           |           |           |           |           |
| 45 DAYS   | 0.150   |   |           |                             |           |           |           |           |           |           |           |
|           |         | <b>PREPAYMENT PENALTY TERMS</b>   |           |                             |           |           |           |           |           |           |           |
|           |         |   | ≤50.00%   | 50.01-55%                   | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
|           |         | NO PREPAYMENT PENALTY   | 1.000     | 1.000                       | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | N/A       |
|           |         | Max Extension: Up to 30 days  | 12 MONTHS | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       |
|           |         | Owner Occ & 2nd Price Max   | 24 MONTHS | 0.375                       | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     | N/A       |
|           |         | Max Price - 102.500   | 36 MONTHS | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
|           |         | Min Price - 99.500  | 48 MONTHS | (0.375)                     | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | N/A       |
|           |         | NOO PRICE MAXIMUMS  | 60 MONTHS | (0.750)                     | (0.750)   | (0.750)   | (0.750)   | (0.750)   | (0.750)   | (0.750)   | N/A       |
|           |         | No Penalty  | 102.000   |                             |           |           |           |           |           |           |           |
|           |         | <b>NOTES</b>  |           |                             |           |           |           |           |           |           |           |
| 12 Months | 102.875 | Penalties not permitted: AK, KS, DE, MI, MN, NH, NM, RI                         |           |                             |           |           |           |           |           |           |           |
| 24 Months | 103.000 | PPP not allowed on loans vested to individuals in IL and NJ                     |           |                             |           |           |           |           |           |           |           |
| 36 Months | 103.000 | PPP not allowed PA < \$319,777  |           |                             |           |           |           |           |           |           |           |
| 48 Months | 103.000 | Only declining PPP allowed in MS  |           |                             |           |           |           |           |           |           |           |
| 60 Months | 103.000 | PPP cannot exceed 1% of the loan balance in the first 5 yrs for 1-2 units in OH |           |                             |           |           |           |           |           |           |           |



| VIPER DSCR  |             |                             |         |           |           |           |           |           |           |           |           |
|---|-------------|-----------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Rate  | 30 Yr Fixed | FICO/CLTV PRICE ADJUSTMENTS |         |           |           |           |           |           |           |           |           |
|   |             |                             | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 6.000   | 4.412       | 760+                        | (1.500) | (1.375)   | (1.250)   | (0.875)   | (0.250)   | 0.250     | 1.875     | N/A       | N/A       |
| 6.125   | 3.412       | 740-759                     | (1.500) | (1.375)   | (1.125)   | (0.750)   | 0.000     | 0.500     | 2.125     | N/A       | N/A       |
| 6.250   | 2.412       | 720-739                     | (1.125) | (1.000)   | (0.875)   | (0.500)   | 0.250     | 0.750     | 2.875     | N/A       | N/A       |
| 6.375   | 1.662       | 700-719                     | (0.875) | (0.750)   | (0.375)   | 0.125     | 1.000     | 1.750     | 4.125     | N/A       | N/A       |
| 6.500   | 0.975       | 680-699                     | (0.500) | (0.125)   | 0.125     | 1.000     | 2.500     | 3.750     | NA        | N/A       | N/A       |
| 6.625   | 0.287       | 660-679                     | 0.000   | 0.375     | 0.875     | 1.625     | 3.000     | 5.500     | NA        | N/A       | N/A       |
| 6.750   | (0.400)     | 640-659                     | 3.000   | 3.500     | 4.000     | 4.500     | 5.000     | 6.000     | NA        | N/A       | N/A       |
| 6.875   | (1.025)     | 620-639                     | NA      | NA        | NA        | NA        | NA        | NA        | NA        | N/A       | N/A       |
| 7.000   | (1.650)     | 600-619                     | NA      | NA        | NA        | NA        | NA        | NA        | NA        | N/A       | N/A       |
| 7.125   | (2.275)     |                             |         |           |           |           |           |           |           |           |           |
| ADDITIONAL PRICE ADJUSTMENT   |             |                             |         |           |           |           |           |           |           |           |           |
| 7.250   | (2.900)     | DSCR ≥ 1.25                 | (0.500) | (0.500)   | (0.500)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | N/A       | N/A       |
| 7.375   | (3.525)     | DSCR ≥ 1.00 - 1.24          | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 7.500   | (4.150)     | DSCR ≥ 0.75 - 0.99          | 0.500   | 0.625     | 0.750     | 1.000     | 1.500     | 2.375     | NA        | N/A       | N/A       |
| 7.625   | (4.682)     | DSCR < 0.75                 | 1.750   | 2.000     | 2.000     | 2.750     | 3.000     | 4.375     | NA        | N/A       | N/A       |
| 7.750   | (5.119)     | ≤ \$150,000                 | 0.750   | 0.750     | 0.875     | 0.875     | 0.875     | 1.750     | 2.000     | N/A       | N/A       |
| 7.875   | (5.557)     | \$150,001 - \$250,000       | 0.250   | 0.250     | 0.250     | 0.250     | 0.250     | 0.375     | 0.500     | N/A       | N/A       |
| 8.000   | (5.994)     | \$250,001 - \$500,000       | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 8.125   | (6.369)     | \$500,001 - \$1,000,000     | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 8.250   | (6.744)     | \$1,000,001 - \$1,500,000   | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.500     | N/A       | N/A       |
| 8.375   | (7.119)     | \$1,500,001 - \$2,000,000   | 0.000   | 0.000     | 0.125     | 0.125     | 0.250     | 0.500     | NA        | N/A       | N/A       |
| 8.500   | (7.494)     | \$2,000,001 - \$2,500,000   | 0.375   | 0.375     | 0.500     | 0.750     | 1.000     | NA        | NA        | N/A       | N/A       |
| 8.625   | (7.869)     | \$2,500,001 - \$3,000,000   | 0.750   | 0.750     | 0.750     | 1.125     | 1.250     | NA        | NA        | N/A       | N/A       |
| 8.750   | (8.182)     | \$3,000,001 - \$3,500,000   | 1.500   | 1.500     | 1.500     | 1.500     | 2.000     | NA        | NA        | N/A       | N/A       |
| 8.875   | (8.494)     | CASH-OUT REF: DSCR ≥ 1.0    | 0.375   | 0.375     | 0.375     | 0.500     | 0.750     | 1.250     | NA        | N/A       | N/A       |
| 9.000   | (8.807)     | CASH-OUT REF: DSCR < 1.0    | 0.750   | 0.750     | 0.750     | 0.875     | 1.250     | 1.750     | NA        | N/A       | N/A       |
| 9.125   | (9.057)     | CONDO                       | 0.125   | 0.125     | 0.125     | 0.250     | 0.500     | 0.750     | NA        | N/A       | N/A       |
| 9.250   | (9.307)     | CONDOTEL                    | 1.500   | 1.500     | 1.500     | 1.500     | 1.500     | 2.000     | NA        | N/A       | N/A       |
| 9.375   | (9.557)     | 2 - 4 UNIT                  | 0.500   | 0.500     | 0.500     | 0.500     | 0.750     | 1.000     | NA        | N/A       | N/A       |
| 9.500   | (9.807)     | CT, IL, NJ, NY              | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.250     | 0.500     | N/A       | N/A       |
|   |             | 40 YEAR AMORTIZATION        | 0.250   | 0.250     | 0.250     | 0.250     | 0.250     | 0.375     | 0.500     | N/A       | N/A       |
|   |             | INTEREST ONLY               | 0.500   | 0.500     | 0.500     | 0.500     | 0.625     | 0.750     | NA        | N/A       | N/A       |
|   |             | ESCROW WAIVER               | 0.250   | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | N/A       | N/A       |
| HOUSING HISTORY & EVENTS  |             |                             |         |           |           |           |           |           |           |           |           |
|   |             |                             | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
|   |             | 1X30X12                     | 0.250   | 0.250     | 0.250     | 0.250     | 0.500     | 0.500     | 1.000     | N/A       | N/A       |
|   |             | 0X60X12                     | 1.000   | 1.000     | 1.000     | 1.500     | 2.000     | NA        | NA        | N/A       | N/A       |
|   |             | ≥ 36 Mos (BK/FC/SS/DIL)     | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
|   |             | 24 - 35 Mos (BK/FC/SS/DIL)  | 1.000   | 1.000     | 1.000     | 1.500     | 2.000     | 2.000     | NA        | N/A       | N/A       |
| PREPAYMENT PENALTY TERMS  |             |                             |         |           |           |           |           |           |           |           |           |
| LOCK PERIODS  |             |                             | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 30 DAYS   | 0.000       | 60 MONTHS                   | (0.750) | (0.750)   | (0.750)   | (0.750)   | (0.875)   | (0.875)   | (0.875)   | N/A       | N/A       |
| 45 DAYS   | 0.150       | 48 MONTHS                   | (0.500) | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | N/A       | N/A       |
| LOCK EXTENSIONS   |             |                             |         |           |           |           |           |           |           |           |           |
| 5 DAYS  | 0.050       | 36 MONTHS                   | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
|   |             | 24 MONTHS                   | 0.500   | 0.500     | 0.500     | 0.500     | 0.625     | 0.625     | 0.625     | N/A       | N/A       |
| Max Extension: Up to 30 days  |             | 12 MONTHS                   | 0.875   | 0.875     | 1.125     | 1.125     | 1.125     | 1.125     | 1.125     | N/A       | N/A       |
| PPP PRICE MAXIMUMS  |             | NO PREPAYMENT PENALTY       | 1.250   | 1.250     | 1.500     | 1.500     | 1.500     | 1.500     | 1.500     | N/A       | N/A       |
| 60 Months   | 106.000     |                             |         |           |           |           |           |           |           |           |           |
| 48 Months   | 105.500     |                             |         |           |           |           |           |           |           |           |           |
| 36 Months   | 105.000     |                             |         |           |           |           |           |           |           |           |           |
| 24 Months   | 104.500     |                             |         |           |           |           |           |           |           |           |           |
| 12 Months   | 102.875     |                             |         |           |           |           |           |           |           |           |           |
| No Penalty  | 102.000     |                             |         |           |           |           |           |           |           |           |           |
| NOTES   |             |                             |         |           |           |           |           |           |           |           |           |
| Penalties not permitted: AK, KS, DE, MI, MN, NH, NM, RI                         |             |                             |         |           |           |           |           |           |           |           |           |
| PPP not allowed on loans vested to individuals in IL and NJ                     |             |                             |         |           |           |           |           |           |           |           |           |
| PPP not allowed PA < \$319,777  |             |                             |         |           |           |           |           |           |           |           |           |
| Only declining PPP allowed in MS  |             |                             |         |           |           |           |           |           |           |           |           |
| PPP cannot exceed 1% of the loan balance in the first 5 yrs for 1-2 units in OH |             |                             |         |           |           |           |           |           |           |           |           |





### RHINO CES NOO Alt-doc

| Rate                        |         | 30 Yr Fixed                    |                       | FICO/CLTV PRICE ADJUSTMENTS |           |           |           |           |           |           |           |           |
|-----------------------------|---------|--------------------------------|-----------------------|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                             |         |                                |                       | ≤50.00%                     | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 8.375                       | 2.150   | BANK<br>STATEMENT<br>/<br>1099 | ≥ 800                 | (2.625)                     | (2.625)   | (2.375)   | (1.875)   | (1.625)   | (0.750)   | 0.375     | N/A       | N/A       |
| 8.500                       | 1.400   |                                | 780 - 799             | (2.625)                     | (2.625)   | (2.375)   | (1.875)   | (1.625)   | (0.625)   | 0.500     | N/A       | N/A       |
| 8.625                       | 0.650   |                                | 760 - 779             | (2.125)                     | (2.125)   | (1.875)   | (1.375)   | (1.125)   | 0.000     | 1.250     | N/A       | N/A       |
| 8.750                       | (0.100) |                                | 740 - 759             | (1.500)                     | (1.500)   | (1.125)   | (0.875)   | (0.625)   | 0.625     | 2.500     | N/A       | N/A       |
| 8.875                       | (0.725) |                                | 720 - 739             | (0.625)                     | (0.625)   | (0.125)   | 0.250     | 0.500     | 1.500     | 3.750     | N/A       | N/A       |
| 9.000                       | (1.350) |                                | 700 - 719             | 0.500                       | 0.500     | 1.125     | 1.625     | 2.125     | 2.875     | 5.250     | N/A       | N/A       |
| 9.125                       | (1.975) |                                | 680 - 699             | 4.000                       | 4.000     | 4.750     | 5.250     | 5.875     | N/A       | N/A       | N/A       | N/A       |
| 9.250                       | (2.475) |                                | 660 - 679             | 5.750                       | 5.875     | 6.375     | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
| 9.375                       | (2.975) |                                | P&L ONLY<br>/<br>WVOE | ≥ 800                       | 0.500     | 0.500     | 0.750     | 1.375     | 1.625     | 2.750     | 3.750     | N/A       |
| 9.500                       | (3.350) | 780 - 799                      |                       | 0.500                       | 0.500     | 0.750     | 1.375     | 1.625     | 2.875     | 4.000     | N/A       | N/A       |
| 9.625                       | (3.725) | 760 - 779                      |                       | 1.000                       | 1.000     | 1.250     | 1.875     | 2.125     | 3.500     | 4.750     | N/A       | N/A       |
| 9.750                       | (4.100) | 740 - 759                      |                       | 1.375                       | 1.375     | 1.750     | 2.375     | 2.625     | 4.125     | 6.000     | N/A       | N/A       |
| 9.875                       | (4.475) | 720 - 739                      |                       | 2.125                       | 2.125     | 2.625     | 3.375     | 3.625     | 4.875     | 7.250     | N/A       | N/A       |
| 10.000                      | (4.850) | 700 - 719                      |                       | 3.375                       | 3.375     | 4.000     | 4.750     | 5.250     | N/A       | N/A       | N/A       | N/A       |
| 10.125                      | (5.225) | 680 - 699                      |                       | 5.750                       | 5.750     | 6.500     | 7.125     | N/A       | N/A       | N/A       | N/A       | N/A       |
| 10.250                      | (5.600) | 660 - 679                      |                       | 7.750                       | 7.875     | 8.375     | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
| 10.375                      | (5.975) | DSCR                           |                       | ≥ 800                       | 0.625     | 0.625     | 0.875     | 1.500     | 1.750     | 3.000     | 4.000     | N/A       |
| 10.500                      | (6.225) |                                | 780 - 799             | 0.625                       | 0.625     | 0.875     | 1.500     | 1.750     | 3.125     | 4.250     | N/A       | N/A       |
| 10.625                      | (6.475) |                                | 760 - 779             | 1.125                       | 1.125     | 1.375     | 2.000     | 2.250     | 3.750     | 5.000     | N/A       | N/A       |
| 10.750                      | (6.725) |                                | 740 - 759             | 1.500                       | 1.500     | 1.875     | 2.500     | 2.750     | 4.375     | 6.250     | N/A       | N/A       |
| 10.875                      | (6.975) |                                | 720 - 739             | 2.375                       | 2.375     | 2.875     | 3.625     | 3.875     | 5.125     | 7.500     | N/A       | N/A       |
| 11.000                      | (7.225) |                                | 700 - 719             | 3.625                       | 3.625     | 4.250     | 5.000     | 5.500     | 6.500     | N/A       | N/A       | N/A       |
|                             |         |                                | 680 - 699             | 6.250                       | 6.250     | 7.000     | 7.625     | 8.250     | N/A       | N/A       | N/A       | N/A       |
| ADDITIONAL PRICE ADJUSTMENT |         |                                |                       |                             |           |           |           |           |           |           |           |           |
|                             |         |                                | ≤50.00%               | 50.01-55%                   | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |           |
|                             |         | 12 MOS BANK STATEMENTS         | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
|                             |         | 24 MOS BANK STATEMENTS         | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
|                             |         | 10 YR FIXED                    | (0.500)               | (0.500)                     | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | N/A       | N/A       |           |
|                             |         | 15 YR FIXED                    | (0.500)               | (0.500)                     | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | N/A       | N/A       |           |
|                             |         | 20 YR FIXED                    | (0.375)               | (0.375)                     | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | N/A       | N/A       |           |
|                             |         | 30 YR FIXED                    | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
|                             |         | 30/15 YR BALLOON               | 0.375                 | 0.375                       | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     | N/A       | N/A       |           |
|                             |         | 40/15 YR BALLOON               | 0.750                 | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       | N/A       |           |
|                             |         | \$50,000 - \$75,000            | 0.250                 | 0.250                       | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | N/A       | N/A       |           |
|                             |         | \$75,001 - \$100,000           | 0.125                 | 0.125                       | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | N/A       | N/A       |           |
|                             |         | \$100,001 - \$125,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
|                             |         | \$125,001 - \$150,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
|                             |         | \$150,001 - \$175,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
|                             |         | \$175,001 - \$200,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
|                             |         | \$200,001 - \$300,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
|                             |         | \$300,001 - \$400,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
|                             |         | \$400,001 - \$600,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
|                             |         | \$600,001 - \$750,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
|                             |         | DTI ≤ 43.00%                   | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
| PREPAY PRICING (HARD)       |         | DTI 43.01% - 45%               | 0.250                 | 0.250                       | 0.250     | 0.375     | 0.375     | 0.375     | 0.500     | N/A       | N/A       |           |
| Term                        | Max     | DTI 45.01% - 50%               | 0.750                 | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 1.000     | N/A       | N/A       |           |
| No Prepay                   | 100.000 | DSCR ≥ 1.50                    | (0.375)               | (0.375)                     | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | N/A       | N/A       |           |
| 12 Months                   | 102.750 | DSCR ≥ 1.25 - 1.49             | (0.125)               | (0.125)                     | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | N/A       | N/A       |           |
| 24 Months                   | 102.750 | DSCR ≥ 1.10 - 1.24             | 0.250                 | 0.250                       | 0.250     | 0.375     | 0.375     | 0.375     | 0.500     | N/A       | N/A       |           |
| 36 Months                   | 102.750 | DSCR ≥ 1.00 - 1.09             | 0.625                 | 0.625                       | 0.625     | 0.625     | 0.625     | 0.625     | 1.000     | N/A       | N/A       |           |
| 48 Months                   | 102.750 | WARRANTABLE CONDO              | 0.250                 | 0.250                       | 0.250     | 0.375     | 0.375     | 0.500     | N/A       | N/A       | N/A       |           |
| 60 Months                   | 102.750 | 2 - 4 UNIT                     | 0.375                 | 0.375                       | 0.375     | 0.500     | 0.500     | N/A       | N/A       | N/A       | N/A       |           |
| Owner Occ & 2nd Price Max   |         | MODULAR                        | 2.000                 | 2.000                       | 2.000     | 2.000     | 2.000     | 2.000     | 2.000     | N/A       | N/A       |           |
| Max Price - 102.75          |         | PREPAYMENT PENALTY             |                       |                             |           |           |           |           |           |           |           |           |
| LOCK EXTENSIONS             |         | ≤50.00%                        | 50.01-55%             | 55.01-60%                   | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |           |           |
| PER DAY                     | 0.015   | NO PREPAYMENT PENALTY          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
| 10 DAYS                     | 0.150   | 12 MONTHS                      | (0.250)               | (0.250)                     | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | N/A       | N/A       |           |
| 20 DAYS                     | 0.300   | 24 MONTHS                      | (0.500)               | (0.500)                     | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | N/A       | N/A       |           |
| LOCK PERIODS                |         | 36 MONTHS                      | (1.250)               | (1.250)                     | (1.250)   | (1.250)   | (1.250)   | (1.250)   | (1.250)   | N/A       | N/A       |           |
| 30 DAYS                     | 0.000   | 48 MONTHS                      | (1.625)               | (1.625)                     | (1.625)   | (1.625)   | (1.625)   | (1.625)   | (1.625)   | N/A       | N/A       |           |
| 45 DAYS                     | 0.250   | 60 MONTHS                      | (1.875)               | (1.875)                     | (1.875)   | (1.875)   | (1.875)   | (1.875)   | (1.875)   | N/A       | N/A       |           |



**TIGER CES Alt-doc**

| Rate   |          | 30 Yr Fixed             | FICO/CLTV PRICE ADJUSTMENTS                             |           |           |           |           |           |           |           |           |  |
|--------|----------|-------------------------|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
|        |          |                         | Full Doc  |           |           |           |           |           |           |           |           |  |
|        |          |                         | ≤50.00%   | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |  |
| 7.625  | 0.525    |                         |   |           |           |           |           |           |           |           |           |  |
| 7.750  | (0.175)  | 780+                    | (0.875)   | (0.875)   | (0.875)   | (0.375)   | (0.375)   | 0.375     | 1.000     | 4.125     | 6.375     |  |
| 7.875  | (0.850)  | 760-779                 | (0.250)   | (0.250)   | (0.125)   | 0.375     | 0.625     | 1.000     | 1.875     | 5.625     | 7.750     |  |
| 8.000  | (1.525)  | 740-759                 | (0.125)   | (0.125)   | 0.000     | 0.375     | 0.625     | 1.500     | 3.000     | 7.000     | 9.250     |  |
| 8.125  | (2.200)  | 720-739                 | 0.375   | 0.375     | 0.500     | 0.625     | 1.000     | 1.750     | 4.125     | 8.375     | 10.125    |  |
| 8.250  | (2.850)  | 700-719                 | 0.875   | 0.875     | 1.125     | 1.500     | 2.250     | 3.375     | 5.625     | 9.625     | 11.750    |  |
| 8.375  | (3.400)  | 680-699                 | 1.875   | 1.875     | 2.250     | 2.250     | 4.500     | 5.625     | 7.625     | 11.000    | N/A       |  |
| 8.500  | (3.950)  | 660-679                 | 4.500   | 4.500     | 4.875     | 5.625     | 6.000     | 7.250     | 10.250    | N/A       | N/A       |  |
| 8.625  | (4.487)  |                         | <b>Bank Statement*** (In addition to Full doc LLPA)</b> |           |           |           |           |           |           |           |           |  |
| 8.750  | (5.012)  | 720+                    | 1.125   | 1.125     | 1.125     | 1.125     | 1.125     | 1.125     | 1.375     | 1.875     | 2.000     |  |
| 8.875  | (5.512)  | 660-719                 | 1.250   | 1.250     | 1.250     | 1.625     | 1.625     | 1.625     | 1.875     | 2.500     | 2.750     |  |
| 9.000  | (6.012)  |                         | <b>P&amp;L Only*** (In additional to Full doc LLPA)</b> |           |           |           |           |           |           |           |           |  |
| 9.125  | (6.437)  | 720+                    | 2.125   | 2.125     | 2.375     | 2.625     | 2.750     | 3.125     | 3.250     | N/A       | N/A       |  |
| 9.250  | (6.837)  | 660-719                 | 3.125   | 3.125     | 3.250     | 3.375     | 3.500     | 3.625     | 3.875     | N/A       | N/A       |  |
| 9.375  | (7.212)  |                         | <b>ADDITIONAL PRICE ADJUSTMENT</b>                      |           |           |           |           |           |           |           |           |  |
| 9.500  | (7.612)  |                         | ≤50.00%   | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |  |
| 9.625  | (7.987)  | < 84 MOS (BK/FC/SS/DIL) | 1.000   | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.250     |  |
| 9.750  | (8.362)  | 15Yr Fixed              | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   |  |
| 9.875  | (8.737)  | 20Yr Fixed              | (0.750)   | (0.750)   | (0.750)   | (0.750)   | (0.750)   | (0.750)   | (0.750)   | (0.750)   | (0.750)   |  |
| 10.000 | (8.987)  | 25Yr Fixed              | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |  |
| 10.125 | (9.237)  | Second Home             | 0.750   | 0.750     | 0.750     | 0.750     | 0.750     | 1.000     | 1.000     | 1.000     | N/A       |  |
| 10.250 | (9.487)  | Investor                | 1.750   | 1.750     | 2.250     | 2.750     | 3.375     | 4.000     | 4.750     | N/A       | N/A       |  |
| 10.375 | (9.737)  | < \$75,000              | 0.625   | 0.625     | 0.625     | 0.625     | 0.625     | 0.625     | 0.625     | 0.625     | 0.625     |  |
| 10.500 | (9.987)  | < \$100,000             | 0.250   | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     |  |
| 10.625 | (10.237) | > \$500,000             | 0.500   | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | N/A       | N/A       |  |
| 10.750 | (10.487) | Interest Only           | 1.500   | 1.500     | 1.750     | 2.000     | 2.250     | N/A       | N/A       | N/A       | N/A       |  |
| 10.875 | (10.737) | 2-4 Units               | 0.500   | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.750     |  |
| 11.000 | (10.987) | Condo                   | 0.500   | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.750     |  |
|        |          | Non-Warrantable Condo   | 1.000   | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | N/A       | N/A       | N/A       |  |
|        |          | DTI > 43                | 0.250   | 0.250     | 0.250     | 0.250     | 0.375     | 0.500     | 0.625     | 0.750     | 0.875     |  |
|        |          | DTI > 45                | 0.375   | 0.375     | 0.375     | 0.375     | 0.500     | 0.625     | 0.875     | 1.000     | 1.250     |  |
|        |          | Escrow Waiver           | N/A   | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |  |
|        |          | State (FL / TX)         | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.500     | 0.750     |  |
|        |          |                         | <b>NOTES</b>  |           |           |           |           |           |           |           |           |  |
|        |          |                         | Minimum Loan Amount - \$50,000                          |           |           |           |           |           |           |           |           |  |
|        |          |                         | Maximum Loan Amount - \$750,000                         |           |           |           |           |           |           |           |           |  |
|        |          |                         | Mortgage History - 0X30X12                              |           |           |           |           |           |           |           |           |  |
|        |          |                         | Bankruptcy Seasoning - 48 Months                        |           |           |           |           |           |           |           |           |  |
|        |          |                         | FC/SS/DIL Seasoning - 48 Months                         |           |           |           |           |           |           |           |           |  |
|        |          |                         | Max Price - 101.850                                     |           |           |           |           |           |           |           |           |  |
|        |          |                         | Min Price - 99.000                                      |           |           |           |           |           |           |           |           |  |
|        |          |                         | Lock Extension - 5 Days / 0.150 (30 Days Max)           |           |           |           |           |           |           |           |           |  |



08:33 AM  
 Wednesday, April 1, 2026  
 1662 Hillhurst Avenue, Suite B  
 Los Angeles, CA 90027  
 lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

### TIGER CES DSCR

| Rate           |         | 30 Yr Fixed  |         | FICO/CLTV PRICE ADJUSTMENTS |           |           |           |           |           |           |           |
|----------------|---------|--|---------|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                |         |  |         | ≤50.00%                     | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% |
| 8.750          | 0.600   | 800+   | (0.500) | (0.500)                     | 0.000     | 0.500     | 1.250     | 2.000     | 3.250     | N/A       | N/A       |
| 8.875          | (0.025) | 780 - 799  | (0.500) | (0.500)                     | 0.000     | 0.500     | 1.250     | 2.375     | 3.375     | N/A       | N/A       |
| 9.000          | (0.525) | 760 - 779  | 0.000   | 0.000                       | 0.500     | 1.125     | 1.625     | 2.375     | 3.750     | N/A       | N/A       |
| 9.125          | (1.050) | 740 - 759  | 0.500   | 0.500                       | 1.250     | 1.500     | 2.000     | 2.750     | 4.750     | N/A       | N/A       |
| 9.250          | (1.550) | 720 - 739  | 1.250   | 1.250                       | 2.000     | 2.375     | 2.750     | 3.500     | 6.500     | N/A       | N/A       |
| 9.375          | (2.050) | 700 - 719  | 2.750   | 2.750                       | 3.250     | 3.750     | 4.000     | 4.875     | N/A       | N/A       | N/A       |
| 9.500          | (2.575) | 680 - 699  | 4.750   | 4.750                       | 5.250     | 6.000     | N/A       | N/A       | N/A       | N/A       | N/A       |
| 9.625          | (3.075) | 660 - 679  | N/A     | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
| 9.750          | (3.450) |  |         |                             |           |           |           |           |           |           |           |
|                |         | ADDITIONAL PRICE ADJUSTMENT  |         |                             |           |           |           |           |           |           |           |
|                |         |  | ≤50.00% | 50.01-55%                   | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 10.000         | (4.275) | DSCR ≥ 1.25  | (0.250) | (0.250)                     | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | N/A       | N/A       |
| 10.125         | (4.525) | DSCR 1.15 - 1.24   | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 10.250         | (4.775) | DSCR 1.00 - 1.14   | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.250     | N/A       | N/A       |
| 10.375         | (5.025) | DSCR < 1.00  | N/A     | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
| 10.500         | (5.275) | Short-Term Rental  | N/A     | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
| 10.625         | (5.525) | < 100,000  | 0.250   | 0.250                       | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | N/A       | N/A       |
| 10.750         | (5.775) | < 150,000  | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 10.875         | (6.025) | > 350,000  | (0.250) | (0.250)                     | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | N/A       | N/A       |
| 11.000         | (6.275) | > 500,000  | N/A     | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
|                |         | Interest Only  | N/A     | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
|                |         | 2-4 Units  | 0.750   | 0.750                       | 0.750     | 0.750     | 1.000     | 1.000     | N/A       | N/A       | N/A       |
|                |         | Condo  | N/A     | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
|                |         | Escrow Waiver  | N/A     | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
|                |         | Non-Warrantable  | N/A     | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
|                |         | State (FL / TX)  | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.250     | N/A       | N/A       |
|                |         | PREPAYMENT PENALTY TERMS   |         |                             |           |           |           |           |           |           |           |
|                |         |  | ≤50.00% | 50.01-55%                   | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
|                |         | 5 Year   | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
|                |         | 4 Year   | -0.250  | -0.250                      | -0.250    | -0.250    | -0.250    | -0.250    | -0.250    | N/A       | N/A       |
|                |         | 3 Year   | -0.500  | -0.500                      | -0.500    | -0.500    | -0.500    | -0.500    | -0.500    | N/A       | N/A       |
|                |         | 2 Year   | -1.000  | -1.000                      | -1.000    | -1.000    | -1.000    | -1.000    | -1.000    | N/A       | N/A       |
|                |         | 1 Year   | -1.500  | -1.500                      | -1.500    | -1.500    | -1.500    | -1.500    | -1.500    | N/A       | N/A       |
|                |         | No Prepay  | -2.000  | -2.000                      | -2.000    | -2.000    | -2.000    | -2.000    | -2.000    | N/A       | N/A       |
|                |         | NOTES  |         |                             |           |           |           |           |           |           |           |
|                |         | Minimum Loan Amount - \$75,000   |         |                             |           |           |           |           |           |           |           |
|                |         | Maximum Loan Amount - \$500,000  |         |                             |           |           |           |           |           |           |           |
|                |         | Mortgage History - 0X30X12   |         |                             |           |           |           |           |           |           |           |
|                |         | Bankruptcy Seasoning - 48 Months   |         |                             |           |           |           |           |           |           |           |
|                |         | FC/SS/DIL Seasoning - 48 Months  |         |                             |           |           |           |           |           |           |           |
| PREPAY PRICING |         | Max Price - 101.00   |         |                             |           |           |           |           |           |           |           |
| 60 Months      | 102.000 | Min Price - 100.00   |         |                             |           |           |           |           |           |           |           |
| 48 Months      | 101.500 | Lock Extension - 5 Days / 0.150 (30 Days Max)  |         |                             |           |           |           |           |           |           |           |
| 36 Months      | 101.000 | Program and rates are subject to change without notice. Not available in all states. Terms subject to qualification. |         |                             |           |           |           |           |           |           |           |
| 24 Months      | 101.000 | Disclosures & Licenses: www.realtpo.com  |         |                             |           |           |           |           |           |           |           |
| 12 Months      | 100.500 | Real TPO, LLC. All rights reserved.  |         |                             |           |           |           |           |           |           |           |
| No Prepay      | 100.000 | NMLS Consumer Access: <a href="http://nmlsconsumeraccess.org/">http://nmlsconsumeraccess.org/</a> NMLS #2667102      |         |                             |           |           |           |           |           |           |           |